

Featured Professionals

Thomas B. Henke

Debra J. Linder

Related ServicesCompensation Planning &
Employee Benefits

IRS Provides Relief to High Deductible Health Plans for Expenses Related to COVID-19

Legal Update

03.11.2020

By Compensation Planning & Employee Benefits Group

Because High Deductible Health Plans (“HDHP”) require health plan participants to satisfy a substantial minimum deductible prior to covering certain treatments, there is concern that the HDHP deductible would be a barrier to participants seeking or receiving adequate testing and treatment for COVID-19. The IRS has addressed this concern in Notice 2020-15, providing the following relief:

- Group health plans that are Health Savings Account-eligible HDHPs do not fail to be an HDHP because the health plan provides for medical care services and items related to the testing for and treatment of COVID-19 prior to reaching the plan’s minimum deductible.
- If a Health Savings Account-eligible HDHP provides for the testing or treatment described above, individuals covered by that HDHP can still make contributions to a Health Savings Account for the year of expanded coverage.

If your company wishes to take steps to expand coverage for COVID-19 treatment and testing below high deductible limits, you should contact your health plan insurance carrier or administrator.